

**Information to identify the case:**

Debtor 1	<u>Ana S DeOliveira</u>	Social Security number or ITIN	xxx-xx-7712
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number:	15-24566-RG		

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Ana S DeOliveira  
aka Ana S Oliveira, fka Ana F Sousa

10/10/17

**By the court:** Rosemary Gambardella  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

♦ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;

♦ debts for most fines, penalties, forfeitures, or criminal restitution obligations;

♦ some debts which the debtors did not properly list;

♦ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;

♦ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

♦ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and

♦ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Ana S DeOliveira  
 Debtor

Case No. 15-24566-RG  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin  
 Form ID: 3180W

Page 1 of 2  
 Total Noticed: 44

Date Rcvd: Oct 10, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 12, 2017.

db  
 515855273 +Ana S DeOliveira, 105 Cornell Ave., Rahway, NJ 07065-2229  
 515657250 +Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284  
 +Citibank/The Home Depot, Citicorp Credit Svcs/Centralized Bankrup, Po Box 790040,  
 Saint Louis, MO 63179-0040  
 515657253 +Comenity Bank/Mandees, 401 Hackensack Ave, Hackensack, NJ 07601-6411  
 515657256 Equifax, P.O. Box 740241, Atlanta, GA 30374-0241  
 515657257 +Experian, 475 Anton Blvd, Costa Mesa, CA 92626-7037  
 515657274 +Mmca/cl, Po Box 91614, Mobile, AL 36691-1614  
 515657272 +Mmca/cl, Po Box 991817, Mobile, AL 36691-8817  
 515657275 +Mmca/cl, 6150 Omni Park Drive, Mobile, AL 36609-5195  
 515657273 +Mmca/cl, Attention: Bankruptcy Department, 3120 Rider Trail S,  
 Earth City, MO 63045-1518  
 515657281 +TransUnion, P.O. Box 2000, Crum Lynne, PA 19022-2000

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg

smg  
 +E-mail/Text: usanj.njbankr@usdoj.gov Oct 10 2017 23:06:29 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
 +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Oct 10 2017 23:06:24 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235  
 515657241 +EDI: AMEREXP.COM Oct 10 2017 22:38:00 American Express, P.o. Box 981537,  
 El Paso, TX 79998-1537  
 515657240 +EDI: BECKLEE.COM Oct 10 2017 22:38:00 American Express, Po Box 3001,  
 16 General Warren Blvd, Malvern, PA 19355-1245  
 515657244 EDI: BANKAMER.COM Oct 10 2017 22:38:00 Bk Of Amer, Po Box 982235, El Paso, TX 79998  
 515657242 +EDI: BANKAMER.COM Oct 10 2017 22:38:00 Bank of America,  
 Attn: Correspondence Unit/CA6-919-02-41, Po Box 5170, Simi Valley, CA 93062-5170  
 515657243 +EDI: BANKAMER.COM Oct 10 2017 22:38:00 Bank of America, 450 American St,  
 Simi Valley, CA 93065-6285  
 515657246 EDI: CAPITALONE.COM Oct 10 2017 22:38:00 Capital One, 15000 Capital One Dr,  
 Richmond, VA 23238  
 515657245 +EDI: CAPITALONE.COM Oct 10 2017 22:38:00 Capital One, Attn: Bankruptcy, Po Box 30285,  
 Salt Lake City, UT 84130-0285  
 515734933 EDI: CAPITALONE.COM Oct 10 2017 22:38:00 Capital One Bank (USA), N.A., PO Box 71083,  
 Charlotte, NC 28272-1083  
 515657247 +EDI: CHASE.COM Oct 10 2017 22:43:00 Chase Card, Po Box 15298, Wilmington, DE 19850-5298  
 515657251 +EDI: CITICORP.COM Oct 10 2017 22:38:00 Citibank/The Home Depot, Po Box 6497,  
 Sioux Falls, SD 57117-6497  
 515657252 +EDI: WFNNB.COM Oct 10 2017 22:38:00 Comenity Bank/Mandees, Attn: Bankruptcy,  
 Po Box 182125, Columbus, OH 43218-2125  
 515657254 +EDI: WFNNB.COM Oct 10 2017 22:38:00 Comenity Bank/vctrssec, Po Box 182789,  
 Columbus, OH 43218-2789  
 515657255 +EDI: TSYS2.COM Oct 10 2017 22:38:00 Dsnb Macys, 9111 Duke Blvd, Mason, OH 45040-8999  
 515657259 +EDI: RMSC.COM Oct 10 2017 22:38:00 GEGRB/ Old Navy, Po Box 965005,  
 Orlando, FL 32896-5005  
 515657258 +EDI: RMSC.COM Oct 10 2017 22:38:00 GEGRB/ Old Navy, Attention: GEMB, Po Box 103104,  
 Roswell, GA 30076-9104  
 515657260 +EDI: RMSC.COM Oct 10 2017 22:38:00 GEGRB/Disney, Attention: Bankruptcy, Po Box 103104,  
 Roswell, GA 30076-9104  
 515657261 +EDI: RMSC.COM Oct 10 2017 22:38:00 GEGRB/Disney, 4125 Windward Plaza,  
 Alpharetta, GA 30005-8738  
 515657263 +EDI: RMSC.COM Oct 10 2017 22:38:00 GEGRB/PC Richard, Po Box 965036,  
 Orlando, FL 32896-5036  
 515657262 +EDI: RMSC.COM Oct 10 2017 22:38:00 GEGRB/PC Richard, Attn: Bankruptcy, Po Box 103104,  
 Roswell, GA 30076-9104  
 515657264 +EDI: RMSC.COM Oct 10 2017 22:38:00 Gemb/walmart, Attn: Bankruptcy, Po Box 103104,  
 Roswell, GA 30076-9104  
 515657265 EDI: RMSC.COM Oct 10 2017 22:38:00 Gemb/walmart, Po Box 965024, El Paso, TX 79998  
 515657267 +EDI: HFC.COM Oct 10 2017 22:38:00 HSBC Auto Finance / Santander, 6602 Convoy Court,  
 San Diego, CA 92111-1009  
 515657266 +EDI: DRIV.COM Oct 10 2017 22:43:00 HSBC Auto Finance / Santander, Santander Consumer USA,  
 Po Box 961245, Fort Worth, TX 76161-0244  
 515657269 EDI: HY11.COM Oct 10 2017 22:43:00 Hyundai Motor Finance, 10550 Talbert Ave,  
 Fountain Valley, CA 92708  
 515657268 +EDI: HY11.COM Oct 10 2017 22:43:00 Hyundai Motor Finance, Attention: Bankruptcy,  
 Po Box 20809, Fountain Valley, CA 92728-0809  
 515657271 +EDI: IIC9.COM Oct 10 2017 22:43:00 IC System, Po Box 64378, Saint Paul, MN 55164-0378  
 515657270 +EDI: IIC9.COM Oct 10 2017 22:43:00 IC System, Attn: Bankruptcy,  
 444 Highway 96 East; Po Box 64378, St. Paul, MN 55164-0378  
 515657276 +EDI: RMSC.COM Oct 10 2017 22:38:00 Syncb/banana Rep, Po Box 965005,  
 Orlando, FL 32896-5005  
 515657277 +EDI: RMSC.COM Oct 10 2017 22:38:00 Syncb/lord & Tay, Po Box 965015,  
 Orlando, FL 32896-5015

District/off: 0312-2

User: admin  
Form ID: 3180W

Page 2 of 2  
Total Noticed: 44

Date Rcvd: Oct 10, 2017

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

515657279 +EDI: RMSC.COM Oct 10 2017 22:38:00 Syncb/tjx Cos Dc, Po Box 965005,  
Orlando, FL 32896-5005  
515657280 EDI: WTRRN BANK.COM Oct 10 2017 22:38:00 Target N.b., C/o Target Credit Services,  
Minneapolis, MN 55440

TOTAL: 33

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

515657249\* +Chase Card, P.O. Box 15298, Wilmington, DE 19850-5298  
515657248\* +Chase Card, Po Box 15298, Wilmington, DE 19850-5298  
515657278\* +Syncb/lord & Tay, PO Box 965015, Orlando, FL 32896-5015

TOTALS: 0, \* 3, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Oct 12, 2017

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 10, 2017 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor BANK OF AMERICA, N.A. dcarlon@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
Joshua I. Goldman on behalf of Creditor BANK OF AMERICA, N.A. jgoldman@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
Justin M Gillman on behalf of Debtor Ana S DeOliveira abgillman@optonline.net,  
r47252@notify.bestcase.com  
Marie-Ann Greenberg magecf@magtrustee.com

TOTAL: 4